

December 31, 2012

David Mack  
7720 McCallum Blvd. 2099  
Dallas, Texas 75252

Progressive Financial Services, Inc.  
PO Box 22083  
Tempe, AZ 85285

Re: Acct # 4439384-1

Attn: Christopher Hale

Dear Sir,

I received your letter dated December 27, 2012 but it doesn't make much sense to be honest. I made a demand for validation and you send me some nonsense that doesn't have a name of any entity on it. I am supposed to take that as validation of this alleged debt? For all I know you produced that on your own computer. That doesn't validate anything quite frankly.

Another rather interesting item on that document you sent shows that the collection agency is Penn Collection Agency. I find it VERY interesting that document names a different collection agency than Progressive and you are trying to collect some alleged debt. I think you might do well to get your business in order and your records straight. They obviously are not that way at this point in time.

Do not send me any more of this nonsense. If you can PROPERLY validate this alleged debt then send something to me that makes sense.

Best Regards,



David Mack

7010 0780 0000 0582 9045

Sent by certified mail # 7010 0780 0000 0582 9045